

**Information to identify the case:**

Debtor 1	William Tracey Carter	Social Security number or ITIN xxx-xx-2524
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court	Western District of Virginia	Date case filed for chapter 7 12/17/18
Case number: 18-71665		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William Tracey Carter	
2. All other names used in the last 8 years	fdba BBC Outdoors, Inc., fdba Franklin Outdoors	
3. Address	90 Shenandoah Ln Wirtz, VA 24184	
4. Debtor's attorney	Malissa Lambert Giles Giles & Lambert PC P O BOX 2780 ROANOKE, VA 24001	Contact phone 540 981-9000
5. Bankruptcy trustee	William E Callahan(76) Jr 1800 Wells Fargo Tower Drawer 1200 Roanoke, VA 24006	Contact phone 540-777-3068

For more information, see page 2 >

Debtor William Tracey Carter

Case number 18-71665

<b>6. Bankruptcy clerk's office</b>	210 Church Ave., Room 200 Roanoke, VA 24011  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open 8 a.m. – 4:30 p.m.  Contact phone (540) 857-2391  Date: 12/17/18
<b>7. Meeting of creditors</b>	<b>January 17, 2019 at 10:00 AM</b>	Location:  <b>cr mtg, ROA, First Campbell Square, Rm 120, 210 First St, SW, Roanoke, VA 24011</b>
		<b>*** Valid photo identification required ***</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 3/18/19
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Western District of Virginia

In re:  
William Tracey Carter  
Debtor

Case No. 18-71665-pmb  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0423-7

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 50

Date Rcvd: Dec 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2018.

db +William Tracey Carter, 90 Shenandoah Ln, Wirtz, VA 24184-3784  
4685490 +AAdvantage Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
4685491 AEP, Bankruptcy, 1 AEP Way, Hurricane, WV 25526-1231  
4685492 +Alliance Sports Group, PO Box 203246, Dallas, TX 75202-8232  
4685493 +AmChar Wholesale Inc., 100 Airpark Drive, Rochester, NY 14624-5706  
4685496 #+Bangers, PO Box 1685, Birmingham, AL 35201-1685  
4685499 +Big Rock Sports, LLC, PO Box 11407, Dept 788, Birmingham, AL 35246-0100  
4685500 +Cistana Vacation Owner, 9002 San Marco Court, Orlando, FL 32819-8600  
4685501 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
4685502 +Danny Perdue, c/o Redwood Minute Markets, 110 Maple Ave., Rocky Mount, VA 24151-1507  
4685503 +Davidson's, 2625 Stearman Road, Prescott, AZ 86301-6142  
4685504 #+Eastman Outdoors, Inc., 3476 Eastman Drive, Flushing, MI 48433-2473  
4685505 +Equiant/Thousand Trails, Attn: Bankruptcy Dept, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630  
4685506 +Faber CPA Firm, LLC, 85 Westlake Road, Hardy, VA 24101-3952  
4685507 +Franklin County Treasurer, 1255 Franklin Street, Suite 101, Attn Susan Wray, Rocky Mount, VA 24151-1289  
4685510 +Kings Creek Plantation, PO Box 78843, Phoenix, AZ 85062-8843  
4685512 +Margaret Carter, PO Box 1197, Rocky Mount, VA 24151-8197  
4685513 +Mass Marketing Inc, 7209 Dixie Highway, Fairfield, OH 45014-5544  
4685514 +Massanutton Resorts, Eagle Trace, P.O. Box 1227, Harrisonburg, VA 22803-1227  
4685515 +Merchants & Professional Coll. Bur., PO Box 140675, Austin, TX 78714-0675  
4685516 +Meridian Financial Services, Inc., 1636 Hendersonville Road, Ste 135, Asheville, NC 28803-3057  
4685519 +RSR Group, PO Box 116325, Atlanta, GA 30368-6325  
4685517 +Redwood Fuel and Propane, P.O. Box 52, Redwood, VA 24146-0052  
4685518 +Roanoke Bulk Sales Center, Coca Cola, PO Box 751257, Charlotte, NC 28275-1257  
4685524 +SML Signs & More, 400 Scruggs Rd Suite 700, Moneta, VA 24121-2596  
4685520 +Scholastic Sports, 3807 Brandon Avenue, Suite 1132, Roanoke, VA 24018-1480  
4685521 +Sean Perdue, 99 Beechdale Road, Rocky Mount, VA 24151-5647  
4685522 +Shimano America Corp., 1 Holland, Irvine, CA 92618-2597  
4685523 +Smith Minnow Farm, 234 Spencer Lane, Victoria, VA 23974-2432  
4685525 +Sports South, LLC, PO Box 51367, Shreveport, LA 71135-1367  
4685526 +Starwood Preferred, 910 West Legacy Center Way, Suite 100, Midvale, UT 84047-5766  
4685527 +Svo Portfolio Services, Attn: Loan Servicing Administration, 9002 San March Court, Orlando, FL 32819-8600  
4685530 +US Impact Inc., 775 Asbury Drive., Mandeville, LA 70471-1843  
4685532 +Virgin Grand Villas - St John Cond, PO Box 105014, Atlanta, GA 30348-5014  
4685534 +Virginia Employment Commission, Dept. Accts. Receivable, PO Box 1358, Richmond, VA 23218-1358  
4685535 +Westin Vacation Management Co, 9002 San Marco Court, Orlando, FL 32819-8600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mgiles@gileslambert.com Dec 17 2018 22:35:31 Malissa Lambert Giles,  
Giles & Lambert PC, P O BOX 2780, ROANOKE, VA 24001  
tr +EDI: BWCALLAHAN.COM Dec 18 2018 03:39:00 William E Callahan(76), Jr,  
1800 Wells Fargo Tower, Drawer 1200, Roanoke, VA 24006-1200  
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Dec 17 2018 22:35:46 USTrustee,  
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620  
4685494 E-mail/Text: bankruptcynotices@amnb.com Dec 17 2018 22:35:50 American National Bank & Trust,  
628 Main Street, Danville, VA 24541  
4685495 +EDI: AMEREXPR.COM Dec 18 2018 03:36:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540  
4685497 EDI: BANKAMER.COM Dec 18 2018 03:37:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
El Paso, TX 79998  
4685498 +EDI: TSYS2.COM Dec 18 2018 03:35:00 Barclays Bank Delaware, Attn: Correspondence,  
Po Box 8801, Wilmington, DE 19899-8801  
4685508 +E-mail/Text: jmoreno@hillcrestdavidson.com Dec 17 2018 22:35:44  
Hillcrest, Davidson & Ass., LLC, Attn: Kenny Williams, 715 N. Glenville Dr., Suite 450,  
Richardson, TX 75081-2898  
4685509 +EDI: IRS.COM Dec 18 2018 03:38:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
4685511 E-mail/Text: camanagement@mtb.com Dec 17 2018 22:35:43 M&T Credit Services,  
Legal Document Processing, 1100 Wherle Dr, Williamsville, NY 14221  
4685529 EDI: TFSR.COM Dec 18 2018 03:33:00 Toyota Financial Services, Attn: Bankruptcy,  
Po Box 8026, Cedar Rapids, IA 52409  
4685528 +E-mail/Text: marisa.sheppard@timepayment.com Dec 17 2018 22:35:52 Timepayment Corp, LLC.,  
16 New England Executive Office Park S., Burlington, MA 01803-5217  
4685531 +EDI: USAA.COM Dec 18 2018 03:34:00 Usaa Federal Savings Bank, Attn: Bankruptcy,  
10750 McDermott Freeway, San Antonio, TX 78288-1600  
4685533 +E-mail/Text: bkr@taxva.com Dec 17 2018 22:36:00 Virginia Department of Taxation,  
PO Box 2156, Richmond, VA 23218-2156

TOTAL: 14

District/off: 0423-7

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Dec 17, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0